

Information to identify the case:

Debtor 1	<u>Cynthia Columbo</u>	Social Security number or ITIN	xxx-xx-0416
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 15-18551-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Cynthia Columbo
aka Cindy Columbo

10/25/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Cynthia Columbo
 Debtor

Case No. 15-18551-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Oct 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2017.

db +Cynthia Columbo, 68 Pleasant Avenue, Brick, NJ 08724-8103
 lm ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
 Lewisville, TX 75067)
 cr +Nationstar Mortgage LLC, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway,
 Suite 302, Roseland, NJ 07068-1640
 cr +Nationstar Mortgage LLC, Robertson, Anschutz & Schneid P.L., 6409 Congress Avenue,,
 Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
 cr +Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202,
 Fairfield, NJ 07004-2927
 515496946 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Dr,
 Wilmington, DE 19808)
 515496949 +Capital One/Bestbuy, Po Box 6497, Sioux Falls, SD 57117-6497
 515496950 +Capital One/Seaman, 90 Christiana Road, New Castle, DE 19720-3118
 515496952 +Chase Mort, Po Box 24696, Columbus, OH 43224-0696
 515496954 +Citizens One Auto Finance, 480 Jefferson Blvd, Warwick, RI 02886-1359
 515523664 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 516298273 +NATIONSTAR MORTGAGE LLC, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., BANKRUPTCY DEPARTMENT,
 6409 CONGRESS AVE., SUITE 100, BOCA RATON, FL 33487-2853
 516784897 +Nationstar Mortgage LLC, Robertson, Anschutz & Schneid P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 515496961 Ocean Medical Center, PO Box 416801, Boston, MA 02241-6801
 515496962 +Pnc Bank, 103 Bellevue Pkwy, Wilmington, DE 19809-3701
 515496964 +Stu Ln Trust, 701 East 60th Stre, Sioux Falls, SD 57104-0432
 515496969 +Victor Columbo, 68 Pleasant Avenue, Brick, NJ 08724-8103

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr E-mail/Text: bnc@russotrustee.com Oct 25 2017 22:31:27 Albert Russo,
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 25 2017 22:30:40 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 25 2017 22:30:37 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515496948 EDI: BANKAMER.COM Oct 25 2017 22:23:00 Bank of America, Po Box 982235,
 El Paso, TX 79998
 515496947 +EDI: BANKAMER.COM Oct 25 2017 22:23:00 Bank of America, 1800 Tapo Canyon Rd,
 Simi Valley, CA 93063-6712
 515496951 +EDI: CHASE.COM Oct 25 2017 22:23:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 515496953 +EDI: CITICORP.COM Oct 25 2017 22:23:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 515496955 +EDI: WFNNB.COM Oct 25 2017 22:23:00 Comenity Bank/Limited, Po Box 182789,
 Columbus, OH 43218-2789
 515496956 +EDI: WFNNB.COM Oct 25 2017 22:23:00 Comenity Bank/Victoria Secrets, Po Box 182789,
 Columbus, OH 43218-2789
 515496957 +EDI: TSYS2.COM Oct 25 2017 22:23:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 515618594 EDI: ECMC.COM Oct 25 2017 22:18:00 ECMC, PO BOX 16408, ST. PAUL, MN, 55116-0408
 515496958 +EDI: WFFC.COM Oct 25 2017 22:23:00 Furniturebar, Po Box 94498, Las Vegas, NV 89193-4498
 515496960 +EDI: NAVIENTFKASMSERV.COM Oct 25 2017 22:23:00 Navient, Po Box 9500,
 Wilkes Barre, PA 18773-9500
 515718765 EDI: PRA.COM Oct 25 2017 22:23:00 Portfolio Recovery Associates, LLC, c/o Lowes,
 POB 41067, Norfolk VA 23541
 515496965 +EDI: RMSC.COM Oct 25 2017 22:23:00 Synch/Lowes, Po Box 965005, Orlando, FL 32896-5005
 515496968 +EDI: TDBANKNORTH.COM Oct 25 2017 22:23:00 TD Bank, NA, Po Box 219,
 Lewiston, ME 04243-0219
 515496966 +EDI: TDBANKNORTH.COM Oct 25 2017 22:23:00 TD Bank, NA, 70 Gray Rd,
 Portland, ME 04105-2299
 515496967 +EDI: TDBANKNORTH.COM Oct 25 2017 22:23:00 TD Bank, NA, 32 Chestnut St,
 Lewiston, ME 04240-7799
 515806404 EDI: WFFC.COM Oct 25 2017 22:23:00 Wells Fargo Bank NA, PO Box 10438,
 Des Moines IA 50306-0438
 515532952 EDI: WFFC.COM Oct 25 2017 22:23:00 Wells Fargo Bank, N.A., PO Box 10438,
 Des Moines, IA 50306-0438
 515496970 +EDI: WFFC.COM Oct 25 2017 22:23:00 Wells Fargo Hm Mortgage, Po Box 10335,
 Des Moines, IA 50306-0335
 515606642 EDI: ECAST.COM Oct 25 2017 22:23:00 eCAST Settlement Corporation, assignee,
 of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 22

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 39

Date Rcvd: Oct 25, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +RAS Citron, LLC, 91 Clinton Rd Ste 2A, Fairfield, NJ 07004-2917
lm* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)
515600925* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Department,
PO Box 619096, Dallas, Texas 75261-9741)
515496959* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
Lewisville, TX 75067)
515496963 ##+RAS Citron, LLC, 91 Clinton Road, Suite 2A, Fairfield, NJ 07004-2917
TOTALS: 0, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on October 25, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com
Daniel E. Straffi on behalf of Debtor Cynthia Columbo dstraффil@comcast.net,
G25938@notify.cincompass.com
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Patrick O. Lacsina on behalf of Creditor Nationstar Mortgage LLC bmusarra@rasnj.com,
bkyecf@rasflaw.com;legerman@rasnj.com

TOTAL: 9